

Fill in this information to identify the case:

Debtor 1 Clifford Lee Mullins

Debtor 2 Sharon Kay Mullins, -- Deceased  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of MO  
(State)

Case number 16-50003-can13

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association, as Trustee of the Igloo Series III Trust Court claim no. (if known): 6

Last 4 digits of any number you use to identify the debtor's account: 9912

Property address: 8714 NW 83rd St  
Number Street

Kansas City, MO 64152-4181  
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 01 / 01 / 2020  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1 Clifford Lee Mullins Case number (if known) 16-50003-can13  
First Name Middle Name Last Name

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/ Michelle R. Ghidotti-Gonsalves  
Signature

Date 12 / 06 / 2019

Print Michelle R. Ghidotti-Gonsalves  
First Name Middle Name Last Name

Title Authorized Agent for Secured Creditor

Company Ghidotti | Berger LLP

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 1920 Old Tustin Ave.  
Number Street

Santa Ana CA 92705  
City State ZIP Code

Contact phone (949) 427 - 2010

Email mghidotti@ghidottiberger.com

**CERTIFICATE OF SERVICE**

On December 6, 2019, I served the foregoing documents described as REQUEST FOR NOTICE on the following individuals by electronic means through the Court's ECF program:

DEBTOR'S COUNSEL  
Jason Gregory Roach  
roachbankruptcy@gmail.com

TRUSTEE  
Richard Fink  
ecfincdocs@WDMO13.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Evan Tragarz  
Evan Tragarz

On December 6, 2019, I served the foregoing documents described as REQUEST FOR NOTICE on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

<b>Debtor 1</b> <b>Clifford Lee Mullins</b> 8714 NW 83rd Street Kansas City, MO 64152	<b>Debtor 2</b> <b>Sharon Kay Mullins, -- Deceased 7/16/19 --</b> 8714 NW 83rd Street Kansas City, MO 64152
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I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Evan Tragarz  
Evan Tragarz